

**Information to identify the case:**

Debtor 1	<b>Evelyn D Lawrence</b>		Social Security number or ITIN xxx-xx-3125
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-31651-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Evelyn D Lawrence

1/11/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Evelyn D Lawrence  
 Debtor

Case No. 13-31651-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

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 Total Noticed: 86

Date Rcvd: Jan 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2019.

db +Evelyn D Lawrence, 1007 New Pear Street, Vineland, NJ 08360-3907  
 514255837 +ACS-College Loan Corp, 501 Bleecker St, Utica, NY 13501-2401  
 514255838 +Action Card, POB 105555, Atlanta, GA 30348-5555  
 514491208 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504  
 514255842 +Asset Acceptance, Attn: Nudelman Klemm Golub, 425 Eagle Rock Ave., Roseland, NJ 07068-1717  
 514255859 +CLC Consumer Services Co, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 514255850 +Capital One Bank USA NA, Attn: Nudelman Klemm & Golub, 425 Eagle Rock Ave., Roseland, NJ 07068-1717  
 514255854 +Chase, Attn: ARS National Services, Inc., POB 1259, Oaks, PA 19456-1259  
 514255858 +CitiFinancial, 300 Saint Paul St., Baltimore, MD 21202  
 514255857 +CitiFinancial, Attn: Scott Lower Law Office, 1422-B East 71st Street, Tulsa, OK 74136-5060  
 514255861 +Crossing Pointe, 220 Hickory St., Warren, PA 16366-0002  
 514255864 ++FIRST MUTUAL FINANCIAL, 6563 WILSON MILLS RD STE 105, MAYFIELD VILLAGE OH 44143-3409  
 (address filed with court: First Mutual Finance, 1100 Mentor Avenue, Painesville, OH 44077)  
 514255863 +Fingerhut, Attn: First National Collection Bureau, POB 1259, Oaks, PA 19456-1259  
 514255869 +HSBC Bank, 2929 Walden Ave., Depew, NY 14043-2690  
 514255876 +LVNV Funding, Attn: Forster Garbus Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
 514507362 +M&T Bank, c/o Celine P DerKrikorian, Esq, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811  
 514255877 +M&T Bank, POB 619063, Dallas, TX 75261-9063  
 514255881 ++MID ATLANTIC FINANCE, 4592 ULMERTON ROAD, CLEARWATER FL 33762-4107  
 (address filed with court: Midatlantic Financial, 4592 Ulmerton Rd., Ste 200, Clearwater, FL 33762)  
 514255885 +Midland Funding LLC, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 514255887 +New Century Mortgage, POB 57052, Irvine, CA 92619-7052  
 514255888 +OCWEN Loan Servicing, 3451 Hammon Ave., Waterloo, IA 50702-5345  
 514255893 +Regional Diagnostic Imaging, LLC, Attn: APS, 2527 Cranberry Highway, Wareham, MA 02571-1046  
 514255894 +SCA/Crossing, 220 Hickory Street, Warren, PA 16369-0001  
 514255896 +South Jersey HS Emg Phys. SV PA, Attn: Akron Billing Center, 3585 Ridge Park Dr., Akron, OH 44333-8203  
 514298820 +Xerox Education Services, LLC dba ACS Education Se, 501 Bleecker St., Utica, NY 13501-2401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2019 00:22:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 12 2019 00:22:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514255841 EDI: APPLIEDBANK.COM Jan 12 2019 04:48:00 Applied Bank, POB 10210, Wilmington, DE 19850  
 514255839 +EDI: WFFC.COM Jan 12 2019 04:48:00 America's Servicing Company, POB 14547, Des Moines, IA 50306-3547  
 514255840 +EDI: AMEREXPRESS.COM Jan 12 2019 04:48:00 American Express, POB 981537, El Paso, TX 79998-1537  
 514475328 EDI: BECKLEE.COM Jan 12 2019 04:48:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514368637 EDI: AIS.COM Jan 12 2019 04:48:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 514255844 +EDI: ACCE.COM Jan 12 2019 04:48:00 Asset Acceptance, POB 2036, Warren, MI 48090-2036  
 514255843 +EDI: ACCE.COM Jan 12 2019 04:48:00 Asset Acceptance, Attn:Beneficial, POB 2036, Warren, MI 48090-2036  
 514255845 EDI: BANKAMER.COM Jan 12 2019 04:48:00 Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410  
 514255846 +EDI: HFC.COM Jan 12 2019 04:48:00 Beneficial, POB 9068, Brandon, FL 33509-9068  
 514255847 +EDI: RESURGENT.COM Jan 12 2019 04:48:00 CACH LLC, Attn: Citifinancial, 4340 S. Monaco St. 2nd Fl., Denver, CO 80237-3485  
 514255851 +E-mail/Text: bankruptcynotices@cbecompanies.com Jan 12 2019 00:22:28 CBE Group, Attn: Direct TV, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
 514255848 +E-mail/Text: bankruptcy@cavps.com Jan 12 2019 00:22:26 Calvary Portfolio Service, Attn: HSBC Bank, POB 27288, Tempe, AZ 85285-7288  
 514255849 +EDI: CAPITALONE.COM Jan 12 2019 04:48:00 Cap One, POB 30253, Salt Lake City, UT 84130-0253  
 514412401 EDI: CAPITALONE.COM Jan 12 2019 04:48:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 514348588 EDI: BL-BECKET.COM Jan 12 2019 04:48:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514255852 +EDI: WFNNB.COM Jan 12 2019 04:48:00 Chadwicks Of Boston, POB 182789, Columbus, OH 43218-2789  
 514255853 EDI: CHASE.COM Jan 12 2019 04:48:00 Chase, POB 15298, Wilmington, DE 19850-5298

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

514255855 +EDI: CHASE.COM Jan 12 2019 04:48:00 Chase-Pier 1 Imports, POB 15298, Wilmington, DE 19850-5298  
514255856 +EDI: BLUESTEM Jan 12 2019 04:48:00 Cit Bank- Fingerhut Direct, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820  
514255860 +EDI: WFNNB.COM Jan 12 2019 04:48:00 Comenity Bank/NWPRTNEWS, 995 W. 122nd Ave., Westminster, CO 80234-3417  
514255862 +EDI: TSYS2.COM Jan 12 2019 04:48:00 DSNB / Macys, POB 8218, Mason, OH 45040-8218  
514279459 +EDI: TSYS2.COM Jan 12 2019 04:48:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
514255865 +EDI: AMINFOFP.COM Jan 12 2019 04:48:00 First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868  
514255866 +EDI: RMSC.COM Jan 12 2019 04:48:00 GECRB/JCP, PO Box 984100, El Paso, TX 79998  
514255867 +EDI: RMSC.COM Jan 12 2019 04:48:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
514255868 +EDI: RMSC.COM Jan 12 2019 04:48:00 GECRB/TJX COS, PO Box 965005, Orlando, FL 32896-5005  
514255870 +EDI: HFC.COM Jan 12 2019 04:48:00 HSBC/Boscovs, POB 30253, Salt Lake City, UT 84130-0253  
514255871 +EDI: JEFFERSONCAP.COM Jan 12 2019 04:48:00 Jefferson Capital LLC, 16 McLeland Rd., Saint Cloud, MN 56303  
514255872 +EDI: JEFFERSONCAP.COM Jan 12 2019 04:48:00 Jefferson Capital LLC, Attn: Fingerhut, 16 McLeland Rd., Saint Cloud, MN 56303  
514301681 +EDI: JEFFERSONCAP.COM Jan 12 2019 04:48:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
514255873 +EDI: CBSKOHLS.COM Jan 12 2019 04:48:00 Kohls-Capital One, POB 3115, Milwaukee, WI 53201-3115  
514255875 +EDI: RESURGENT.COM Jan 12 2019 04:48:00 LVNV Funding, POB 10584, Greenville, SC 29603-0584  
514500908 +EDI: RESURGENT.COM Jan 12 2019 04:48:00 LVNV Funding, LLC its successors and assigns as, assignee of HSBC Receivables, Acquisition Corporation (USA) IV, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
514255874 +EDI: WFNNB.COM Jan 12 2019 04:48:00 Lane Bryant, 450 Winks Ln., Bensalem, PA 19020-5943  
514506719 E-mail/Text: camanagement@mtb.com Jan 12 2019 00:21:45 M&T Bank, P.O. Box 1288, Buffalo, New York 14240  
514275937 +EDI: MERRICKBANK.COM Jan 12 2019 04:48:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
514255878 +EDI: CBSMASON Jan 12 2019 04:48:00 Masseys, POB 2822, Monroe, WI 53566-8022  
514255879 +EDI: MERRICKBANK.COM Jan 12 2019 04:48:00 Merrick Bank, 10705 S. Jordan Gateway, Ste 200, South Jordan, UT 84095-3977  
514255880 +EDI: BLUESTEM Jan 12 2019 04:48:00 Metabank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
514255882 +EDI: MID8.COM Jan 12 2019 04:48:00 Midland Credit Mgmt. Inc., 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255  
514255884 +EDI: MID8.COM Jan 12 2019 04:48:00 Midland Funding LLC, Attn: Citibank, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255  
514255883 +EDI: MID8.COM Jan 12 2019 04:48:00 Midland Funding LLC, Attn: GE Capital Retail Bank, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255  
514255886 +EDI: MID8.COM Jan 12 2019 04:48:00 Midland Funding LLC, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255  
514255889 +EDI: AGFINANCE.COM Jan 12 2019 04:48:00 OneMain, 6801 Colwell Blvd, Irving, TX 75039-3198  
514255890 EDI: PRA.COM Jan 12 2019 04:48:00 Portfolio Recovery Assoc., Attn: GE Capital Retail, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502  
514255891 EDI: PRA.COM Jan 12 2019 04:48:00 Portfolio Recovery Assoc., Attn: Thomas Murtha, Esq., 140 Corporate Blvd., Norfolk, VA 23502  
514485363 EDI: PRA.COM Jan 12 2019 04:48:00 Portfolio Recovery Associates, LLC, c/o Citifinancial, Inc., POB 41067, Norfolk VA 23541  
514503498 EDI: PRA.COM Jan 12 2019 04:48:00 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541  
514504737 EDI: PRA.COM Jan 12 2019 04:48:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
514405107 +E-mail/Text: csidl@sbcglobal.net Jan 12 2019 00:22:31 Premier Bankcard/Charter, PO Box 2208, Vacaville, CA 95696-8208  
514395461 EDI: Q3G.COM Jan 12 2019 04:48:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
514255892 +EDI: WFFC.COM Jan 12 2019 04:48:00 Raymour & Flanigan-WFFNB, POB 14517, Des Moines, IA 50306-3517  
514255895 +EDI: CBS7AVE Jan 12 2019 04:48:00 Seventh Avenue, 1112 7th Ave., Monroe, WI 53566-1364  
514328717 +E-mail/Text: bncmail@w-legal.com Jan 12 2019 00:22:16 TD BANK USA, N.A., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
514255898 +EDI: CITICORP.COM Jan 12 2019 04:48:00 THD-CBNA, POB 6497, Sioux Falls, SD 57117-6497  
514255897 +EDI: WTRRNBNB.COM Jan 12 2019 04:48:00 Target, POB 673, Minneapolis, MN 55440-0673  
514255899 +EDI: VERIZONCOMB.COM Jan 12 2019 04:48:00 Verizon, 500 Technology Dr, Ste 300, Weldon Spring, MO 63304-2225  
514255900 +EDI: WFNNB.COM Jan 12 2019 04:48:00 Victorias Secret, POB 182789, Columbus, OH 43218-2789  
514255901 +EDI: WFFC.COM Jan 12 2019 04:48:00 WFFNATBANK, P.O. Box 94498, Las Vegas, NV 89193-4498  
TOTAL: 61

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Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
514281570\* +Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 13, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmllawgroup.com  
Scott M. Zauber on behalf of Debtor Evelyn D Lawrence jwiesner@subranni.com, ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;dhoff@subranni.com  
Thomas J Subranni on behalf of Debtor Evelyn D Lawrence jwiesner@subranni.com, ecorma@subranni.com;dhoff@subranni.com;cwild@subranni.com;ecf@subranni.com

TOTAL: 8